Business Debit Card User Guide and Application

FIRST TRUST Bank

First Trust Bank Business Debit Card User Guide

This guide explains the features of the Business Debit Card. You should read this guide with the terms and conditions and keep it in a safe place in case you need to refer to it in the future. If this guide and the terms and conditions of your Debit Card contradict each other, the terms and conditions will take priority. If you would like us to explain any issues relating to your Card, please contact your local branch.

What can a holder of a Business Debit Card do?

A Business Debit Card will allow the user of the Card to make purchases in stores, over the phone or online from a Business Bank Account anywhere the Visa logo is displayed. The user can also withdraw up to an amount of £500 per day from a cash machine.

The main benefits of a Business Debit Card:

- No annual fee
- Pay for goods and services without using cheques
- Worldwide acceptance wherever you see the Visa logo
- Transactions are debited directly from your Business Bank Account
- You can buy goods and services securely online
- The Business Debit Card is enabled for Contactless Transactions which allows you to make quick low value payments of £20 or less wherever you see the Contactless symbol.

Using your Business Debit Card instead of cheques

You can use your Business Debit Card anywhere you see the Visa logo, worldwide. Simply hand over your Card and enter your PIN (or sign the voucher you are given), and payment will be taken directly from your First Trust Bank Business Bank Account, just like a normal cheque. You will be given a copy of the receipt to keep both as proof of your purchase and to check against your bank statement. Using your Business Debit Card instead of a cheque not only saves time, but also gives you more flexibility. You can buy a wide range of goods and services over the phone, by post, or online or to withdraw up to an amount of £500 per day from a cash machine.

Contactless - The faster way to pay for everyday items.

With Contactless technology you can pay for items that cost £20 or less, quickly and securely.

Here's how it works:

1. Use Contactless wherever you see the Contactless symbol (shown above) in shops and restaurants.
2. The retailer will key in the amount amount, and you just touch your card over the Contactless terminal to pay.
3. The Contactless terminal will confirm your transaction is complete.

Occasionally you will be asked for your PIN. It's just for added security.

To use Contactless on your new card, you will need to do a Chip & PIN transaction first in a shop or at a cash machine.

Verified by VISA

Verified by Visa

First Trust Bank and Visa are working with participating retailers to give you additional security and peace of mind when shopping online. Verified by Visa protects your Card against unauthorised use and gives you peace of mind when shopping online by identifying you with a password, selected by you.

How to register

When you shop online with participating retailers, you will be asked to register for this service. You can choose to ignore this request to register once, but on the next occasion you must register for the service. You can pre-register your Card by logging on to www.firsttrustbank.co.uk/webshopping and select the link 'Register your debit card'.

What information will you need to provide to register

When you register, you will be asked for your Card number and other pieces of information such as your postcode, your Card expiry date and the last three digits printed on the back of your Card which is also known as your 'CVV' or 'security code'.

You will also be asked to select a personal message, which is from 6 to 30 numbers or letters long. This message will display each time you shop at participating retailers. You will be asked to select a password, which you must keep secret just like you would your PIN number.

If you have any questions on the service, you can call us on 028 9033 0099 and we would be happy to talk you through the process.

Security code

For security purposes, when you are buying something over the phone or on the internet you may be asked for your 'security code'. This is the last three digits of the number printed on or beside the signature panel on the back of your Card. You can quote this number if you are asked to, but you should never tell anyone else your PIN.

Changing your PIN

You can change the Personal Identification Number (PIN) we give you at any First Trust Bank Banklink machine.

Simply insert your Card, choose the 'PIN select' function on the menu and follow the onscreen instructions. Remember to be careful when choosing your new PIN. You must never tell anyone else your PIN and never write down your PIN or other security information.

Keeping track of your spending

Debit Card transactions are debited directly from the Business Bank Account. A bank statement will be issued directly to the Account Holder. The bank statement will show the last 4 digits of the Card used so you can track how much each user has spent and when they spent. If the Card is used abroad, information about the transaction such as the exchange rate and amount of any fee will appear on the statement.

Subscriptions

You can set up a continuous payment instruction (also known as 'Recurring Payment Transactions') on your Card from your Business Bank Account (such as an internet or magazine subscription). If you wish to cancel them, you can do so by contacting us up to the last business day before the payment is due to leave the Business Bank Account. You should also contact the company or service provider to advise them that you are cancelling the Recurring Payment Transaction.

Charges

Business Debit Card Charges

The charges outlined in this section will apply in addition to any other fees as advised in the price list for Business customers brochure available from our branches or on our website www.firsttrustbank.co.uk

You can withdraw cash from cash machines worldwide. If you withdraw money from a cash machine not provided by AIB Group, you may be asked to pay a handling fee (which will go to the cash machine operator). When you make a withdrawal, you should be told how much these fees are and be given the choice of cancelling the transaction.

Using your Debit Card to withdraw sterling from a cash machine

You can use your Debit Card to withdraw sterling from cash machines. The only fee applied by us in this instance will be the automated withdrawal fee as outlined in our price list for Business customers brochure.

Using your Debit Card to withdraw foreign currency from an AIB Group cash machine

You can use your Debit Card to withdraw euro from cash machines of AIB Group. The withdrawal amount will be converted at an exchange rate set by AIB.

Using your Debit Card to withdraw money from other cash machines in Europe and the rest of the world

You can use your Debit Card to withdraw foreign currency at cash machines displaying the Visa logo. The amount will be converted at an exchange rate set by Visa. You will have to pay a currency conversion fee of 2.75% of the amount you are withdrawing. If you are withdrawing a currency other than euro, you will also have to pay a separate 1.5% cash handling fee.

Using your Debit Card to buy goods and services and withdraw money over the counter

If you use your Debit Card to buy goods and services in a foreign currency or to withdraw money over the counter at a branch (known as a 'manual cash advance'), you will have to pay a currency conversion fee of 2.75% on the sterling amount, which is included in the foreign exchange rate applied to the transaction. The amount will be converted at an exchange rate set by Visa.

For manual cash advances (including pounds sterling), we will charge you a separate 1.5% cash handling fee.

Currency Conversion

When you are using your Card abroad, some cash machines, retailers and hotels may offer you the facility to pay in pounds sterling rather than in the local currency. However, if you choose to pay in pounds sterling, the retailer will apply a local exchange rate to the transaction which is currently outside our control. If you pay in the local currency, we will apply the exchange rate to the transaction.

Security tips for your First Trust Bank Business Debit Card.

1. Sign your Card as soon as you get it, using a non-erasable ballpoint pen. You should take reasonable steps to keep your Card safe and your PIN and other security information secret at all times. You should tell us immediately if you change your name and address.

2. Do not allow anyone else to use your Card, PIN or other security information (see note below). Never give your account details or other security information to anyone unless you know who they are and why they need them.

3. You must not tell anyone your Card number, except when carrying out a transaction or to report it lost, stolen or likely to be misused. If you want to, you can register your Card and its number (but not your PIN) with a recognised Card protection service.

4. We will never ask you for your PIN, if you are not sure about whether a caller is genuine or if you think they are acting suspiciously, take their details and call us on **(028) 9033 0099**.

5 We will provide you with your PIN. When you receive your PIN you should memorise it and keep it secret. You must never tell anyone else your PIN and never write down your PIN or other security information.

6. Keep your Card receipts and other information about your account containing personal details (for example, statements) safe and get rid of them carefully.

7. Take care when storing or getting rid of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. You should take simple steps such as shredding printed material.

8. Check your statement. If you do not recognise a transaction, please call us immediately. In some cases, we will need you to give us confirmation or evidence that you have not carried out a transaction you do not recognise.

9. You will find the APACS website **www.cardwatch.org.uk** a helpful guide for practical tips on Card security and fraud prevention.

   Note: By 'other security information', we mean personal facts and information (in an order which only you know) we use to check your identity. We will not ask for your PIN.

Other Information

How to apply

Eligibility: **Business Debit Cards are available to all parties on the First Trust Bank Business Bank Account who are authorised signatories and where the account mandate allows any one to sign. Applicants must be aged 18 or over.**

If you wish to apply for a Business Debit Card, please complete the form in this brochure and return it to your branch who will be happy to assist you.

Important Information

Whether we issue you with a Business Debit Card depends on your eligibility for the Card. Please see our terms & conditions applying to your Business Bank Account. For full details of the charges for making transactions on your Business Bank Account with your Card and other Business Bank Account charges, please read our Price list for Business customers brochure which is available from our branches or on our website www.firsttrustbank.co.uk

Making a Complaint - Customers of First Trust Bank

If at any time you are dissatisfied with our service please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated.

You can register a complaint through our contact centre, our branches, our website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible.

In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephones: 0800 023 4567
+44 20 7964 1000 (for calls from outside the UK)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Contacting us

You can contact us through Your Branch, by email, by phone, by text message (if applicable) or by any other electronic means (as set out in your Terms & Conditions and in our `Customer care. Our commitment to you' brochure), and through our different Helplines (for example, Online Banking).

If your Card or any other security feature of the Card is lost or stolen or has fallen into the hands of someone who may use it to commit fraud, please contact us immediately on +44 28 9033 0099. A Customer Service Adviser is available 24 hours a day.

You can also contact us by writing to our head office at

First Trust Bank,
92 Ann Street,
Belfast BT1 3HH.

Leaflets

If you need this brochure in Braille, in large print or on audio, please ring 0845 6005 925 or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling 18001 0845 6005 925.

Call charges may vary please refer to your service provider.

Chip and Signature Business Debit Card

For customers who have difficulty using a PIN, we can offer a Chip and Signature Business Debit Card. When you buy goods in a shop, you will not have to enter your PIN on the terminal. Instead, the assistant will print a receipt for you to sign and this signature will then be compared to the signature on the back of your Card. All other transactions, such as online and mail order, will be carried out in the same way as the Business Debit Card. For more information or to ask for a Chip and Signature Business Debit Card, please contact your branch.

First Trust Bank Business Debit Card Terms and Conditions effective from 31st July 2015

INTRODUCTION

These terms and conditions apply to the First Trust Bank Business Debit Card.

By using your Card you are deemed to have accepted these terms and conditions. In the event of a conflict between these terms and conditions and the Business Account terms and conditions in relation to the Card, these terms and conditions will prevail. We will give you a copy of these terms and conditions when you apply for a Card. You can also get a copy from any of our branches or on our Website at www.firsttrustbank.co.uk

"you" and "your" refers to the Account Holder and, unless the context otherwise requires, any Authorised User. The Card is issued by AIB Group (UK) p.l.c., trading as First Trust Bank, its successors and assigns (referred to as 'the Bank', **'we', 'us' and 'our'**). (referred to throughout these terms and conditions as 'we', 'us' and 'our'). AIB Group is made up of Allied Irish Banks p.l.c., its subsidiaries and associated companies from time to time, including AIB Group (UK) p.l.c.

DEFINITIONS

Within these terms and conditions, some words have special meanings.

'Account' means the bank account opened by the Account Holder and kept by us on behalf of the Account Holder on which Transactions can be carried out.

'Account Holder' means only a sole trader, partnership, limited liability partnership, company, club, society, association, trustee, charity or other group, entity or individual(s) in whose name the Account is maintained.

'Agreed Overdraft Limit' means an overdraft amount we have agreed with the Account Holder.

'Authorisation' means our confirmation to a bank or any Outlet that they can accept your Card for a Transaction.

'Authorised User' means a person other than the Account Holder who has been authorised in accordance with Condition 3.9 to effect Transactions on the Account.

'Card' or 'Debit Card' means any First Trust Bank Business Debit Card issued by us to you for the purpose of carrying out Transactions on the Account.

'Card Number' means the number on the front of the Card.

'Card Transaction' means using your Card or Card Number to withdraw cash, make a payment or use any service.

'Cash Machine' means any automated teller machine which is capable of dispensing cash or providing other services associated with a Debit Card.

'Chip' means an integrated circuit used in a Card.

'Contactless Transaction' means a Transaction that is carried out by holding your Card, if it is enabled to carry out Contactless Transactions, near a terminal which is enabled to accept Contactless Transactions.

'Continuous Payment Authority' is where you have entered into an agreement with a company or service provider for them to take repeated payments from the Account using the Card details.

'EEA' means the European Economic Area which includes the UK and the European Union.

'Helpline' means our Freephone service on 0800 389 6218.
(Some mobile phone providers may charge for calls to this number).

'Liable' means to be held legally responsible.

'Outlet' means any business or individual who accepts a Debit Card as a method of payment.

'Payment Service' means a cash deposit or withdrawal, an electronic payment (for example a direct debit, standing order, credit transfer, Debit Card or credit card Transaction) or a Transaction carried out through our Online or Phoneline Banking services.

'Payment Service Provider' means any organisation that offers any payment services to customers. For the purposes of this document the Payment Service Provider is us AIB Group (UK) p.l.c., trading as First Trust Bank.

'PIN' stands for 'Personal Identification Number' and means any number we give you, or any number that you later choose, to use with your Card. You must keep this number secret.

'Price list for Business customers' brochure' means the published list of our fees and charges. These brochures are available at all our branches and also on our Website. You can also call our Helpline.

'Recurring Payment Transactions' are where you have entered into an agreement with a company or service provider for them to take repeated payments from the Account using the Card details.

'Secure System' means a system to enable the secure use of your Card over the internet for example Verified by Visa.

'Transaction' means getting cash, or paying for anything using your Card, Card Number, PIN or any other service you get with your Card.

'Unauthorised Payment' means a payment which has been made without your permission and which may be considered as fraudulent.

'Validity Period' means the time during which you can use your Debit Card. This period starts on the first day you receive your Card and ends on the last day of the 'EXPIRES END' month.

'Website' refers to our internet site, www.firsttrustbank.co.uk

'Your Branch' means the First Trust Bank branch where the Account Holder holds the Account.

GENERAL INFORMATION

Contacting us:

You can contact us through Your Branch, by email, by phone, by text message (if applicable) or by any other electronic means. If your Card or any other security feature of the Card is lost or stolen or has fallen into the hands of someone who may use it to commit fraud, please contact us immediately on 0044 (028) 9033 0099. A Customer Service Adviser is available 24 hours a day. You can also contact us by writing to our Head Office at First Trust Bank, 92 Ann Street, Belfast BT1 3HH.

Contacting you:

Subject to applicable law, we may contact you in person, by phone (including text message), post, hand delivery, by fax, by email or online (for example, via any message facility available on our online banking or similar systems) or other electronic means.

1. LOOKING AFTER YOUR CARD AND PIN

1.1 For information on how to use your Card you should refer to the relevant section of your *'Business Debit Card User Guide'* brochure.

1.2 You should sign your Card as soon as you receive it. You should take all reasonable steps to keep your PIN, any Secure System password and other security information secret and your Card secure at all times. You should tell us immediately if you change your address or any other contact details for the Account or Card. The Card will be our property at all times.

1.3 You must not let anybody else use your Card, PIN, Secure System password or other security information.

1.4 You must not tell anyone your Card Number, except when carrying out a Transaction or if you are reporting that the Card is lost, stolen or likely to be misused. If you want to, you can register your Card and its number (but not your PIN) with a recognised card-protection company.

1.5 We will provide you with your PIN. When you receive your PIN you should memorise it and keep it secret. You can also change your PIN at any UK cash machine displaying the LINK sign. You must never tell anyone your PIN. You should never write down or record your PIN on your card (or anything you normally keep with or near it) in any way which might be recognised as a PIN.

2. IF YOUR CARD OR SECURITY INFORMATION IS LOST OR MISUSED

2.1 If you think someone else knows your PIN, any Secure System password, or if your Card is lost, stolen or likely to be misused, you must tell us immediately. Call 028 9033 0099 (24 hours a day), or contact any of our branches. If you contact us by phone we may also request written confirmation and details of any notification you have provided to us.

2.2 If you have registered your Card with a card-protection company, we will accept notice from them if your Card, PIN or Secure System password has been lost, stolen or is likely to be misused.

2.3 If someone else uses your Card before you tell us it has been lost or stolen or that someone else knows your PIN or Secure System password, the most you will have to pay is £50, unless you have acted fraudulently or without reasonable care.

2.4 If any Card we have issued you with is lost, stolen or misused, we expect you to co-operate with us and the police in any investigation.

2.5 Unless we can show that you have acted fraudulently or without reasonable care, we will refund you the amount of any Transaction, interest and charges:

a) if you have not received your Card and someone else misuses it; or

b) for all Transactions not authorised by you after you have told us that your Card has been lost or stolen or that someone else knows your PIN or other security information; or

c) if someone else uses your Card details without your permission and your Card has not been lost or stolen.

2.6 Once you have reported your Card as being lost, stolen or likely to be misused, it cannot be used again. If you later find your Card, you must destroy it by cutting through the Chip and return the Card to us as soon as you can.

2.7 If you act fraudulently, you will be Liable for all losses. If you act without reasonable care and you cause losses as a result, you may be Liable for them. This may apply if you fail to keep to any of the conditions set out in section 1, 'Looking after your Card and PIN'.

3. USING YOUR CARD

3.1 You must only use your Debit Card in line with these terms and conditions and your Account terms and conditions where applicable.

3.2 The Card must be used for business purposes only.

3.3 You can use the Card Transaction facilities we provide to use your Card and PIN to make payments to and from the Account.

3.4 You can use your Card only within the Validity Period shown on it.

3.5 If your Card is enabled to carry out Contactless Transactions, you can use the Card to make purchases for small amounts without using the Chip and PIN. When making a payment using a contactless enabled Card you must place your Card against the reader in the retail Outlet. The Card will be detected and the payment is completed without you entering your PIN. Occasionally, for your security, you may also be asked to enter your PIN. There is a limit on the value of each Contactless Transaction set by the scheme. Details of these limits are available by Contacting Us.

3.6 We may place limits and restrictions on Transactions and these may be changed or varied at our discretion. Some limits may not be disclosed for security purposes.

3.7 A Debit Card does not give you an overdraft or any other form of credit, so you must apply for these in the normal way. If you already have an agreed overdraft, you can use your Card to make withdrawals, but you must not go over any Agreed Overdraft Limit. If, by using your Card, you go overdrawn and you do not have an Agreed Overdraft Limit or you go over the Agreed Overdraft Limit and we have not given you permission to do so, the Account Holder must immediately pay back the amount by which you have gone over the limit. We will charge interest on the amount you have gone overdrawn, or the amount you have gone over the Agreed Overdraft Limit, at our unauthorised overdraft interest rate. The Account Holder will also have to pay any other bank charges that apply. You can find details of our unauthorised overdraft interest rate and charges in our Price list for Business customers' brochure.

3.8 When necessary, we may give you a new or replacement Card or PIN. There may be a charge for new or replacement Cards please refer to our Price list for Business customers' brochure. However, we will not issue any more Cards on the Account if you tell us not to do so.

3.9 We may, following the request of the Account Holder, agree to issue additional Cards on the Account. Any such agreement on our part is at our absolute discretion, and we are entitled to decline such requests without any obligation to explain the reasoning for our decision, or any liability to you. Each additional Card requires a separate PIN and may be used by a person nominated by you. Additional Cards will be issued subject to these terms and conditions. It is the responsibility of the Account Holder to provide the Authorised User with a copy of these terms and conditions. The Account Holder must ensure that the Authorised User complies with these terms and conditions and any subsequent amendments to or replacement of these terms and conditions.

4. CARD TRANSACTIONS

4.1 You cannot stop or reverse a Transaction you have made using your Card or Card Number once the Transaction has been completed (whether or not you have entered a PIN or signed a voucher or by way of Contactless Transaction) as we guarantee the payment. If you have Recurring Payment Transactions (also known as 'Continuous Payment Authorities') set up on your Debit Card (such as an internet or magazine subscription) and you wish to cancel them, you can do so by contacting us up to the last business day before the payment is due to leave the Account. You should also contact the company or service provider to advise them that you are cancelling the Recurring Payment Transaction.

4.2 Transactions may take a number of days to appear on the Account statement. If there are any mistakes on the statement or you have any questions about the information on it, you should contact us as soon as possible. We recommend that the Account Holder reviews the Account statement regularly.

4.3 We may, without notice, refuse Authorisation for a Transaction if we have good reason to believe that:

a) the security of the Account or Card is compromised; or

b) the Account or your Card could be used to commit fraud, or by someone who does not have authority to use it; or

c) in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed

then we may prevent or stop any Transaction on your Account.

Where applicable, we will try to contact you before we take a decision to decline a Transaction, but it may not always be possible for us to do so. Please refer to 'Contacting You' in the General Information section of these terms and conditions for the ways in which we can communicate with you. If we contact you by text message you may be asked to confirm a Transaction by responding to the text message.

4.4 The Account Holder is Liable (except as mentioned in section 2, 'If your Card is lost or misused') for paying:

a) all Transactions and;
b) all interest and charges as mentioned in these terms and conditions and the Price list for Business customers' brochure and;
c) all losses and reasonable costs which we have to pay as a result of you breaching these terms and conditions

including if this is arising from a Card issued to a Authorised User.

4.5 When you use your Debit Card to withdraw cash or to carry out any Transaction in a currency other than sterling, you will have to pay extra charges for non-sterling Transactions. You can get details about how we apply these charges from the relevant sections in our Price list for Business customers' brochure. In addition to the fees and charges referred to in our Price list for Business customers' brochure you may also be charged a Transaction fee by the local bank which processes the Transaction.

4.6 The available balance on the Account may reflect:

a) any Authorisation we have given for a Transaction which has already been carried out but has not yet appeared on the account statement; or
b) any Authorisation we have given for a Transaction which has not yet been carried out but for which we have been asked to authorise an estimated amount.

4.7 Once a Card Transaction has been carried out on the Account Both the Account Holder and us will be bound by that Transaction, unless the details of it are proved to be incorrect. If we think you have acted fraudulently or without reasonable care, it will be our responsibility to prove it. We must also prove that you have received your Card if there is any dispute about this. If you have any questions about Card Transactions on the Account, you should contact us as soon as possible and in any case no later than 13 months after the date of the Transaction.

4.8 If we issue a Card for use by a Authorised User, the Account Holder will be liable for all amounts arising from, or losses incurred in connection with the use of the Card. If we receive an instruction about the Card from the Account Holder or Authorised User, we may act on it.

4.9 To reduce the risk of fraud on your Debit Card and for your added security, you must register for the 'Verified by Visa' scheme when you use your Card to shop online with retailers who are taking part in the scheme. You can choose to ignore this request to register only once, but on the second occasion you must register. If you do not, you will not be able to make or complete Transactions with any retailers taking part in the scheme. You will also be asked to set a password to be used with this service. You should take all reasonable steps to keep your password secure as mentioned in section 1.

5. REFUNDS (FOR MORE DETAILS PLEASE ALSO SEE THE ACCOUNT TERMS AND CONDITIONS)

5.1 If you are not happy with something you have paid for using your Card and the Outlet agrees to give you a refund, we will only credit the Account with the amount due upon receipt and processing of the refund amount from the Outlet. For non-sterling Transactions the amount actually credited to your Account may, following deduction of relevant fees and charges, differ from the original amount of the Transaction carried out on your Account. We will not accept any other method of refund. Unless the law says otherwise, you cannot use a claim you have made against an Outlet as a defence or claim against us.

5.2 We cannot be held responsible (whether or not you make or try to make a Transaction) for:

a) any other person failing, or taking longer than expected, to accept your Card or Card Number; or
b) the way in which any other person communicates that they failed or took longer than expected to accept your Card or Card Number, or refused to authorise a Transaction.

6. CANCELLING THE DEBIT CARD

6.1 We reserve the right at any time and without giving notice, to refuse Authorisation for a Transaction. We may also make this refusal public. We can also decide not to renew or replace the Card. We can also cancel the Debit Card on the Account. If we take such action we will give the Account Holder notice of this in writing. If we decide to do this we will, wherever possible, give the Account Holder at least two months' notice in writing unless there are exceptional circumstances. These include, but are not limited to, the following:

a) the security of the Account or Card is compromised; or
b) the Account or your Card could be used to commit fraud, or by someone who does not have authority to use it; or
c) in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed then we may prevent or stop any Transaction on the Account; or
d) if an encumbrancer takes possession of, or a receiver, administrator, administrative receiver, liquidator, trustee, manager or similar officer is appointed over all or any part of your business or assets; or
e) if you are unable to pay your debts, within the meaning of s.103 of the Insolvency (NI) Order 1989, or if you are the subject of an administration order or if you make or offer to make any voluntary arrangement or composition with your creditors or if you suffer a material change in your financial position which adversely affects your ability to perform your obligations in connection with the account; or
f) if you pass a resolution for, or are the subject of, a court order for your liquidation, whether compulsory or voluntary, except for the purposes of solvent amalgamation or reconstruction; or
g) if you cease, or threaten to cease to carry on business; or
h) if any representations, warranties or statements made by you to us in connection with the account are breached or are untrue in any material respect; or
i) if you commit any serious or repeated breach of these terms and conditions; or
j) if you are in breach of any other agreement with us; or
k) to enable us to comply with the law; or
l) If you can no longer manage your financial affairs or you die.

7. ENDING THIS AGREEMENT

7.1 There is no minimum period for how long this agreement needs to be in force. It will continue to be in force until either you or we end it in line with these terms and conditions.

7.2 Unless we have agreed otherwise, you can end this agreement by giving us reasonable notice. We may end this agreement by giving the Account Holder at least two months' notice in writing. If you or we end the agreement, you must, for security reasons, destroy all Debit Cards you (or any other Authorised Users) hold by cutting through the Chip and return them to us immediately.

7.3 Whether you or we end this agreement, its terms will continue to apply until you have paid all the money you owe.

8. GENERAL

8.1 We will not be Liable if, despite all our efforts, we are prevented (directly or indirectly) from meeting any of our responsibilities under these terms and conditions because of:

a) a fault which has happened in any system or machine used to carry out a Transaction; or
b) an industrial dispute (for example, a strike); or
c) anything outside our or our agents' or subcontractors' control; or
d) for the card being retained, damaged or not honoured by a third party.

8.2 We shall not be Liable for any loss you suffer due to our failure to perform our obligations under this agreement where that failure arises because of anything outside our reasonable control. Any liability we do have in these circumstances will be limited to your direct loss caused by any such failure and shall, in any case, be no more than the amount of the relevant Transaction (where you have lost that amount), plus interest and any relevant fees.

8.3 If we send a written demand or notice in connection with the Account or Card by post to the last address you gave us, we will class this to have been properly served and received on the day that you should have received the envelope containing the demand or notice.

8.4 If we choose not to enforce any term, or we cannot enforce any term which applies to the Account, this will not affect our right to:

a) enforce that term later; or
b) enforce any of the other terms which applies to the Account or the Card.

8.5 The laws of Northern Ireland apply to this agreement and the courts of Northern Ireland will have exclusive jurisdiction over any dispute that may come about as a result of this agreement.

8.6 We have the right at all times to change and add to these terms and conditions as a result of:

a) a change in the law, regulations or good practice;
b) customer feedback;
c) product development.

If we want to make a change to your terms and conditions and the change is to you detriment, we will let the Account Holder know at least two months' beforehand in writing (unless, by law or in line with regulations, we are able to give you shorter notice). Unless we hear otherwise from you during the notice period, we will assume that you are happy to accept the amended terms and conditions. If you are not happy, you have the right to end your agreement with us. At any time up to two months' from the date of the notice, you can, without notice, cancel your Card without having to pay any extra charges or interest for doing this. When you receive this notice, you can end the agreement in line with section 7, as long as you have paid all the amounts you owe. However, if you continue to hold your Card after this time, we will consider you to have accepted the relevant changes. It is the responsibility of the Account Holder to provide the Authorised User with a copy of these amended terms and conditions.

9. MAKING A COMPLAINT - CUSTOMERS OF FIRST TRUST BANK

If at any time you are dissatisfied with our service please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated.

You can register a complaint through our contact centre, our branches, our website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible.

In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephones: 0800 023 4567
+44 20 7964 1000 (for calls from outside the UK)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Data Protection Notice – How We Use Your Information

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you.

Failure to supply us with sufficient information may result in us not being able to provide or meet your product/service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1. Disclosure of Information:

Information we hold about you will not be disclosed to anyone, outside of AIB Group, other than:

1.1 If we are required by law to give the information.

1.2 Where we have a public duty to disclose information.

1.3 Where disclosure is required for our legitimate business interests.

1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2. Products and Services:

2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.

2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3. Credit Scoring and Credit Reference Agencies:

3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.

3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.

3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.

3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit and any arrears.

Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.

3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.

3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.

3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.

4. Other Third Parties:

4.1 To provide your personal details to debt collection agencies, tracing agencies, and/or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.

4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.

5. Financial Crime Prevention:

To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.

5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

5.2 Law enforcement agencies may access and use this information.

5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Recovering debt.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

5.5 If other criminal activity is identified, details will be passed to the relevant authorities

6. Market Research:

To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.

7. Security and Service Improvement:

We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

8. Miscellaneous:

8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.

8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.

8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.

8.4 If you decide to proceed with this product/service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.

First Trust Bank Business Debit Card Application

Section 1: Business Bank Account Details

Bank Sort Code

Bank Account Number

Please fill all the white boxes in BLOCK CAPITALS and sign where appropriate

Business Name

Business Contact Person

Business Contact Number

Position in the Business

Section 2: Request for Cards

The Card may only be used for the purposes of the Business. You shall be liable to the Business for payment of any Card Transactions made by you on the Card. The business will be liable to us for all Card transactions and any Charges.

By signing the request for a Card you agree to be issued with a First Trust Bank Business Debit Card and accept and abide by Business Debit Card terms and conditions. It is important that you read and understand the section entitled `Data Protection Notice - How We Use Your Information' at the end of the terms and conditions. By signing this application you agree that we can use your information in this way.

Card request No.1

Name *(as will appear on the Card) Must be the name of the holder of the Card and not the business name*

BLOCK CAPITALS

I confirm I have read, accept and have received a copy of the terms and conditions for the Debit Card.
I confirm I am an authorised signatory on the Business Bank Account.

Applicant's signature — Signature

Date — DD/MM/YYYY

Card request No.2

Name *(as will appear on the Card) Must be the name of the holder of the Card and not the business name*

BLOCK CAPITALS

I confirm I have read, accept and have received a copy of the terms and conditions for the Debit Card.
I confirm I am an authorised signatory on the Business Bank Account.

Applicant's signature — Signature

Date — DD/MM/YYYY

Card request No.3

Name *(as will appear on the Card) Must be the name of the holder of the Card and not the business name*

BLOCK CAPITALS

I confirm I have read, accept and have received a copy of the terms and conditions for the Debit Card.
I confirm I am an authorised signatory on the Business Bank Account.

Applicant's signature — Signature

Date — DD/MM/YYYY

Section 3: Declaration

I/We authorise First Trust Bank to issue a Business Debit Card and Personal Identification Number (PIN), for use on this Business Bank Account to the person(s) named in Section 2. I/We confirm that the person(s) named in Section 2 is/are an authorised signatory on the Business Bank Account quoted in Section 1.

I/We have received a copy of the terms and conditions for the Debit Card and confirm I/We have read and accept them.

I/We understand that once this application is filled in, you do not have a duty to issue a Debit Card in the name of the person(s) in Section 2 and that you may refuse this application.

I/We acknowledge that if I/we provide instruction to remove any of the above-named applicants as authorised signatories on the Business Bank Account or the account mandate is updated, we give permission to cancel the Cards and I/we will return the Cards to the bank.

Who needs to sign?

Limited Company/PLC - two Directors or one Director and the Company Secretary (except Limited Company with sole Director which requires sole signature).

Limited Liability Partnership (LLP) - one Designated Member together with either any other Designated Member or the Secretary of the LLP.

Trust - minimum of two trustees

Sole Trader - sole trader

Partnerships - minimum of two partners to sign.

Authorised Signatory *(as per the above)*			Date
Name (BLOCK CAPITALS)	Position	Signature	DD/MM/YYYY
Name (BLOCK CAPITALS)	Position	Signature	DD/MM/YYYY

Section 4: For Bank Use Only

Business Debit Cards are available to all parties on the First Trust Bank Business Bank Account who are authorised signatories and where the account mandate allows "any one to sign".

Business Bank Account

Confirm that the account mandate is "any one to sign" Y/N

Cards requests

Card Request 1
Confirm the person named is an authorised signatory on the account mandate Y/N

Card request 2
Confirm the person named is an authorised signatory on the account mandate Y/N

Card Request 3
Confirm the person named is an authorised signatory on the account mandate Y/N

If N is answered for the any of the above you can not order a Card for this person named.

Staff Name	BLOCK CAPITALS	Staff ID	Staff ID
Authorised Signature	Signature	Date	DD/MM/YYYY

Information correct as at July 2015

First Trust Bank is a trade mark of AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, p.l.c.), incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

www.firsttrustbank.co.uk

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